

IN RE:

GREGORY M. CHAKLOS
KIM L. CHAKLOS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-22705

Chapter 13

Document No.: 128

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 15th day of October, 20 20, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

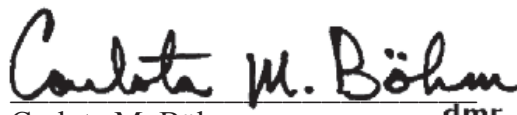
(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED
10/15/20 4:18 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA


Carlota M. Böhm dmr

Chief United States Bankruptcy Court Judge

In re:
Gregory M. Chaklos
Kim L. Chaklos
Debtor(s)

Case No. 15-22705-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 16, 2020

User: nsha
Form ID: pdf900

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory M. Chaklos, Kim L. Chaklos, 100 Floral Hill Drive, Washington, PA 15301-2931
cr	+ Bethel Park School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 260 W. 36th Street, 8th Floor, New York, NY 10018-7560
14083234	+ Allegent Community Federal Credit Union, 1001 Liberty Avenue, Suite 100, Pittsburgh, PA 15222-3715
14131662	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14122885	+ Claire C. Vatz, MA CCC, Inc., 250 Mt. Lebanon Blvd. Suite 411, Pittsburgh PA 15234-1249
14083241	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's/DSNB, PO Box 8218, Mason, OH 45040
14083240	+ Home Point Financial, PO box 77404, Ewing, NJ 08628-6404
14154045	+ Home Point Financial Corp, Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14083242	+ Maverick Funding Corp, 1160 Parsippany Blvd, Suite B, Parsippany, NJ 07054-1811
14088326	+ PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
14083245	+ PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14083246	+ Tri Boro Federal Credit Union, 617 East McMurray Road, Canonsburg, PA 15317-3497
14083247	+ USAA Credit Card Payments, 10750 McDermott Freeway, San Antonio, TX 78288-1600
14083248	+ USAA Federal Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Oct 17 2020 02:04:14	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14083233	+ Email/Text: servicing@afcfirst.com	Oct 17 2020 01:02:00	AFC First Financial Corp, 1005 Brookside Rd., PO Box 3558, Allentown, PA 18106-0558
14128723	+ Email/Text: BankruptcyNotices@aafes.com	Oct 17 2020 01:01:00	Army & Air Force Exchange Services, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
14083235	Email/Text: BankruptcyNotices@aafes.com	Oct 17 2020 01:01:00	Army Airforce Exchange, 3911 S Walton Walker Blvd, Dallas, TX 75236
14083236	+ Email/Text: bankruptcy@clearviewfcu.org	Oct 17 2020 01:01:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp, PA 15108-4212
14122886	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 17 2020 01:01:00	Comenity Bank/Christopher & Banks, PO Box 182118, Columbus OH 43218-2118
14122887	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 17 2020 01:01:00	Comenity Bank/New York & Company, PO Box 182125, Columbus OH 43218-2125
14122888	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 17 2020 01:01:00	Comenity Bank/Romans, PO Box 182125, Columbus OH 43218-2125
14122889	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 17 2020 01:01:00	Comenity Bank/Value City, PO Box 182125,

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			Columbus OH 43218-2125
14083237	+ Email/PDF: gecsedl@recoverycorp.com	Oct 17 2020 02:04:13	GECRB/JC Penneys, PO Box 965007, Orlando, FL 32896-5007
14083238	+ Email/PDF: gecsedl@recoverycorp.com	Oct 17 2020 02:04:13	GECRB/Lowes, PO BOX 965005, Orlando, FL 32896-5005
14083239	Email/PDF: gecsedl@recoverycorp.com	Oct 17 2020 02:00:38	GECRB/Sam's Club, P O Box 965005, Orlando, FL 32896-5005
14914181	Email/Text: bankruptcy@homepointfinancial.com	Oct 17 2020 01:01:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
14122890	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 17 2020 01:01:00	Kohl's, PO Box 3084, Milwaukee WI 53201-3084
14116057	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 17 2020 01:01:00	Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14138778	+ Email/Text: bankruptcy@sccompanies.com	Oct 17 2020 01:03:00	Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14104368	+ Email/Text: ext_ebn_inbox@navyfederal.org	Oct 17 2020 01:03:43	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
14083243	Email/Text: ext_ebn_inbox@navyfederal.org	Oct 17 2020 01:03:55	Navy Federal Credit Union, PO Box 3700, Attn Cbr Disputes, Merrifield, VA 22119-3700
14083244	+ Email/Text: ext_ebn_inbox@navyfederal.org	Oct 17 2020 01:03:55	Navy Federal Credit Union, PO Box 3500, Merrifield, VA 22119-3500
14145142	+ Email/Text: bnc-quantum@quantum3group.com	Oct 17 2020 01:01:00	Quantum3 Group LLC as agent for, Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
14089343	Email/PDF: rmscedl@recoverycorp.com	Oct 17 2020 02:02:26	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14138777	+ Email/Text: bankruptcy@sccompanies.com	Oct 17 2020 01:03:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14146958	+ Email/Text: mjoyce@triboro-fcu.org	Oct 17 2020 01:03:00	Tri Boro Federal Credit Union, 600 East 8th Avenue, Munhall, PA 15120-1900
14118739	+ Email/Text: bncmail@w-legal.com	Oct 17 2020 01:01:00	USAA FEDERAL SAVINGS BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Home Point Financial Corporation
jdb	*+P	Kim L. Chaklos, 100 Floral Hill Drive, Washington, PA 15301-2931

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Home Point Financial Corporation andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Home Point Financial Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Gregory M. Chaklos bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Brian C. Thompson	on behalf of Joint Debtor Kim L. Chaklos bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Charles Griffin Wohlrab	on behalf of Creditor Home Point Financial Corporation cwohlab@rascrane.com
Daniel Brett Sullivan	on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com DanS@w-legal.com
Jennifer L. Cerce	on behalf of Creditor Bethel Park School District jlc@mbm-law.net
Matthew John McClelland	on behalf of Creditor Home Point Financial Corporation bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@rascrane.com

TOTAL: 11